

Ways to Get Insurance Coverage Under the ACA



Eligibility

- US Citizen
- Legal immigrant
- Income between 134% and 400% of Federal Poverty Line

Enrollment

- Begins Oct. 1st, 2013
- Ends Mar. 31st, 2014

Coverage Begins

- Jan. 1st, 2014

Marketplace Application Checklist

- Social Security Numbers (or document numbers for legal immigrants)
 - Employer and income information for every member of your household who needs coverage (for example, from pay stubs or W-2 forms—Wage and Tax Statements)
 - Policy numbers for any current health insurance plans covering members of your household
 - A completed Employer Coverage Tool (see page 2 of this checklist) for every job-based plan you or someone in your household is eligible for. (You'll need to fill out this form even for coverage you're eligible for but don't enroll in.)
- *When your Employer offers you insurance, there are 2 options for going to the Marketplace/Exchange to buy insurance:
1. Employers policy is more than 9.5% of your income
 2. Employers policy does not cover essential benefits required

10 Essential Health Care Benefits Covered in Health Insurance Marketplace/Exchange

- 1.Outpatient care—care without being admitted to a hospital
- 2.Trips to the emergency room
- 3.Treatment in the hospital for inpatient care
- 4.Care before and after your baby is born
- 5.Mental health and substance use disorder services: (includes behavioral health treatment, counseling, and psychotherapy)
- 6.Prescription drugs
- 7.Services and devices to help you recover if you are injured, or have a disability or chronic condition.
- 8.Lab tests
- 9.Preventive services including counseling, screenings, and vaccines to keep you healthy and care for managing a chronic disease.
- 10.Pediatric services: (includes dental care and vision care for children)

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*M*EDICAID **Expansion**

Eligibility

- US Citizen
- Legal immigrant for 5 years
- Income under 133% of Federal Poverty Line
- \$15,281.70 for an individual
- \$31,321.50 for a family

Enrollment

- Delayed until April 2014

*Based on current monthly income



Opportunities to Support Enrollment Effort

For Navigator and Certified Personal Assistor Training

In Detroit, contact Voices of Detroit Initiative (VODI):
313.832.4246

For helping to contact uninsured to give enrollment info

Contact Enroll America:
www.getcoveredamerica.org